

In re:  
Shawn Elko  
Debtor

Case No. 20-14053-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Oct 31, 2023

User: admin  
Form ID: 138OBJ

Page 1 of 4  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2023:

Recip ID	Recipient Name and Address
db	+ Shawn Elko, 2263 Kennedy Street, Philadelphia, PA 19137-1818
14623571	+ Lakeview Loan Servicing, LLC, C/O Rebecca Solarz Esq., KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14549570	Pennsylvania Department of Revenue, PO Box 281041, Harrisburg, PA 17128-1041

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 01 2023 00:26:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 01 2023 00:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14549556	Email/Text: bankruptcy@bbandt.com	Nov 01 2023 00:26:00	BB&T, Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894
14563212	+ Email/Text: bankruptcy@bbandt.com	Nov 01 2023 00:26:00	BB&T Now Truist, PO Box 1847, Wilson, NC 27894-1847
14549557	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 01 2023 00:55:41	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14561076	+ Email/PDF: ebn_ais@aisinfo.com	Nov 01 2023 00:40:49	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14561077	+ Email/PDF: ebn_ais@aisinfo.com	Nov 01 2023 00:29:17	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14549559	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 01 2023 00:41:01	Citibank, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14570324	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 01 2023 00:40:59	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14549560	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 01 2023 00:41:13	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14549561	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 01 2023 00:26:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Pob 182125, Columbus, OH 43218-2125
14549562	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 01 2023 00:26:00	Comenity Bkl/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14549564	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 01 2023 00:26:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept,

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			Po Box 182125, Columbus, OH 43218-2125
14549563	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 01 2023 00:26:00	Comenitybank/hottpic, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14549565	Email/Text: bankruptcycourts@equifax.com	Nov 01 2023 00:26:00	Equifax Information Services, PO Box 740241, Atlanta, GA 30348
14549566	^ MEBN	Nov 01 2023 00:20:42	Experian, PO Box 4500, Allen, TX 75013-1311
14549567	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 01 2023 00:26:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14549558	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 01 2023 00:41:13	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14556022	+ Email/Text: RASEBN@raslg.com	Nov 01 2023 00:26:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14549568	+ Email/Text: PBNCNotifications@peritusservices.com	Nov 01 2023 00:25:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14551500	Email/PDF: resurgentbknofications@resurgent.com	Nov 01 2023 00:40:47	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14560001	^ MEBN	Nov 01 2023 00:20:48	Lakeview Loan Servicing, LLC by its, servicing agent M&T Bank, c/o Schiller Knapp Lefkowitz Hertz LLP, Post Office Box 840, Buffalo, NY 14240-0840
14549569	Email/Text: camanagement@mtb.com	Nov 01 2023 00:26:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
14575342	Email/Text: BankruptcyECFMail@mccalla.com	Nov 01 2023 00:26:00	M & T Bank, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
14575584	Email/Text: BankruptcyECFMail@mccalla.com	Nov 01 2023 00:26:00	M&T Bank, c/o Melissa Licker, McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076
14569096	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 01 2023 00:30:35	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14568236	Email/Text: bnc-quantum@quantum3group.com	Nov 01 2023 00:26:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14568234	Email/Text: bnc-quantum@quantum3group.com	Nov 01 2023 00:26:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14549571	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 01 2023 00:41:19	Syncb/Jewelry TV, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14549573	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 01 2023 00:41:14	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
14549574	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 01 2023 00:40:49	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14549575	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 01 2023 00:41:15	Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14549576	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 01 2023 00:40:59	Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14549577	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 01 2023 00:41:14	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14567101	+ Email/Text: bncmail@w-legal.com	Nov 01 2023 00:26:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

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14549578	+ Email/Text: bncmail@w-legal.com	Nov 01 2023 00:26:00	Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
14549579	^ MEBN	Nov 01 2023 00:20:42	TransUnion, PO Box 2000, Chester, PA 19016-2000
14549580	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Nov 01 2023 00:26:00	U.S. Bancorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7014
14561354	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Nov 01 2023 00:26:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14549572		Synco/walmart
14555804	##+	Lakeview Loan Servicing, LLC, c/o Martin A Mooney, Esq., Schiller, Knapp, Lefkowitz & Hertz, LL, 950 New Loudon Road, Suite 109, Latham, NY 12110-2190

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MARK A. CRONIN	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
MARTIN A. MOONEY	on behalf of Creditor LAKEVIEW LOAN SERVICING Martin.Mooney@ag.ny.gov kcollins@schillerknapp.com
MARTIN A. MOONEY	on behalf of Creditor Lakeview Loan Servicing LLC by its servicer M & T Bank Martin.Mooney@ag.ny.gov, kcollins@schillerknapp.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor LAKEVIEW LOAN SERVICING mfarrington@kmlawgroup.com

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THOMAS EGNER

on behalf of Debtor Shawn Elko tegner@mcdowelllegal.com  
kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;lwood@mcdowelllegal.com;cgetz@mcdowelllegal.com;mfunk@mcdowelllegal.com;egnertr62202@notify.bestcase.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Shawn Elko

Debtor(s)

Case No: 20-14053-mdc

Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 10/31/23